

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

1. - 20. (Canceled)

21. (Currently amended) A computer-implemented method for enabling users to make decisions by modeling tradeoffs between a plurality of personal goals, comprising:

providing a system comprising at least one memory to store data and instructions, a display device, a user interface, at least one processor having distinct software modules configured to access the at least one memory and, when executing the instructions, to perform the computer-implemented steps of:

(a) receiving, via the user interface, information at a computing device from a user including information related to a cash flow of the user;

(b) graphically presenting to the user via [[a]] the display device a plurality of goals based upon the information provided from the user,
wherein the plurality of goals are related to the cash
flow of the user, and

wherein graphically presenting the goals comprises
displaying a plurality of images, each of the images
representing a goal and at least one of the images
comprising a picture;

(c) allowing the user to select at least one goal of the plurality of goals via the user interface;

(d) presenting to the user via the display device a plurality of user preferences for each selected goal, the user preferences including for each selected goal an adjustable time indicia and an adjustable quality indicia, wherein the adjustable time indicia denotes a time when the user prefers to achieve the goal and the adjustable quality indicia denotes the quality of the goal preferred by the user;

- (e) allowing the user, via the user interface, to make an adjustment to user preferences related to one of the selected goals;
- (f) determining an impact of the adjustment on attaining the remaining goals; and
- (g) graphically presenting to the user via the display device the impact of the adjustment on attaining the plurality of goals by again presenting simultaneously the image of the one of the selected plurality of goals as adjusted and the images of the remaining goals as impacted, wherein graphically presenting the impact of the adjustment comprises ~~displaying a plurality of images, each representing a goal, and altering the appearance of a picture associated with one of the remaining goals at least one of the images~~ to reflect an inverse relationship between the time indicia or the quality indicia of the adjusted goal and the time indicia or the quality indicia of the one or more of the [[other]] remaining goals and to display an extent of the impact on the one of the remaining goals.

22. (Previously Presented) The computer-implemented method of claim 21 wherein the goals are interrelated financial goals.

23. (Previously Presented) The computer-implemented method of claim 22 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

24. (Currently Amended) The computer-implemented method of claim 21 wherein the step of allowing the user to make an adjustment further comprises:

- (a) presenting to the user via the display device an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals;

(b) allowing the user, via the user interface, to make an adjustment to the priority indicia; and

(c) adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia via the user interface.

25. (Currently Amended) The computer-implemented method of claim 21 wherein the step of allowing the user to make an adjustment further comprises:

(a) presenting to the user via the display device an adjustable time indicia for the selected goal;

(b) allowing the user, via the user interface, to make an adjustment to the time indicia; and

(c) adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia via the user interface.

26. (Currently Amended) The computer-implemented method of claim 21 wherein the step of allowing the user to make an adjustment further comprises:

(a) presenting to the user via the display device an adjustable quality indicia for the selected goal;

(b) allowing the user, via the user interface, to make an adjustment to the quality indicia; and

(c) adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia via the user interface.

27. (Currently Amended) The computer-implemented method of claim 21 wherein the step of allowing the user to make an adjustment further comprises:

(a) presenting to the user via the display device an adjustable indicia of favoritism between time and quality for the selected goal;

(b) allowing the user, via the user interface, to make an adjustment to the favoritism indicia; and

(c) adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia via the user interface.

28. (Previously Presented) The computer-implemented method of claim 22 further comprising:

creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

29. (Previously Presented) The computer-implemented method of claim 28 further comprising:

creating at least one offering targeted to the user profile for achieving the goal.

30. (Previously Presented) The computer-implemented method of claim 29 further comprising:

transmitting the at least one targeted offering to the user.

31. (Previously Presented) The computer-implemented method of claim 30 wherein the transmission of the matched offering to the user is done using a computer network.

32. (Previously Presented) The computer-implemented method of claim 31 wherein the network is the Internet.

33. (Previously Presented) The computer-implemented method of claim 29 further comprising:

using the user profile information as market intelligence.

34. (Previously Presented) The computer-implemented method of claim 29 wherein the targeted offering is a financial instrument.

35. (Previously Presented) The computer-implemented method of claim 29 further comprising:

notifying at least one provider of the suggested targeted offering when the user changes a preference related to attaining one or more of the goals.

36. (Previously Presented) The computer-implemented method as recited in claim 29 wherein the offering includes at least one of a product and a service.

37. (Previously Presented) The computer-implemented method as recited in claim 28 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

38. (Previously Presented) The computer-implemented method of claim 30 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

39. (Previously Presented) The computer-implemented method of claim 29 further comprising:

storing the targeted offering in a database.

40. (Canceled).

41. (Currently Amended) The computer-implemented method of claim 21 wherein each of the goals has a range of goal options, which can be further selected by the user, the method further comprising:

- (a) displaying, via the display device, at least one provider for providing [[an]] a goal option corresponding to a selected goal and comprising an expected quality of the selected goal;
- (b) allowing the user, via the user interface, to select a preferred provider;
- (c) allowing the user, via the user interface, to select at least one goal option provided by the selected provider; and
- (d) allowing the user, via the user interface, to add the selected goal option to the range of goal options for the goal.

42. (Currently Amended) The computer-implemented method of claim 41 wherein each goal option has a range of features, further comprising:

- (a) displaying, via the display device, the range of goal options for a goal;
- (b) allowing the user, via the user interface, to select one of the goal options based on the adjusted preference;
- (c) displaying, via the display device, at least one provider for providing [[an]] the goal option corresponding to [[a]] the selected goal;
- (d) allowing the user, via the user interface, to select the provider;
- (e) allowing the user, via the user interface, to select at least one goal option provided by the selected provider;
- (f) allowing the user, via the user interface, to select at least one feature provided by the selected provider for the selected goal option; and
- (g) allowing the user, via the user interface, to add the selected feature to the range of features corresponding to the selected goal option.

43. (Previously Presented) The computer-implemented method of claim 41 wherein a list containing a plurality of providers is displayed and the selected provider is selected from the list of providers.

44. (Currently Amended) The computer-implemented method of claim 41 wherein the at least one goal option includes a plurality of features, the method further comprising:

- (a) presenting to the user via the display device the plurality of features; and
- (b) allowing the user, via the user interface, to select at least one of the plurality of features for the selected goal option.

45. (Previously Presented) The computer-implemented method of claim 41 further comprising utilizing a network to display information relating to the provider.

46. (Canceled).

47. (Currently Amended) The computer-implemented method of claim 41 further comprising:

- (a) presenting to the user at least one insurance provider; and
- (b) allowing the user, via the user interface, to select an insurance provider whose product can be employed to attain the goal.

48. (Currently Amended) The computer-implemented method of claim 41 further comprising:

displaying features of the selected goal option via the display device.

49. (Currently Amended) The computer-implemented method of claim 41 further comprising:

- (a) presenting to the user via the display device an indicia of desirability for the selected goal option; and
- (b) allowing the user, via the user interface, to adjust the desirability for the selected goal option to reflect the user's desire for obtaining the selected goal option by adjusting the indicia of desirability.

50. (Currently Amended) A system for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:

at least one memory to store data and instructions; and

at least one processor configured to access the at least one memory and, when executing the instructions, to:

(a) receive information from a user including information related to a cash flow of the user;

(b) graphically present to the user a plurality of goals based upon the information provided from the user,

wherein the plurality of goals are related to the cash flow of the user, and

wherein graphically presenting the goals comprises displaying a plurality of images, each representing a goal and at least one of the images comprising a picture;

(c) allow the user to select at least one goal of the plurality of goals;

(d) present to the user a plurality of the user preferences for each selected goal, the user preferences including for each selected goal an adjustable time indicia and an adjustable quality indicia wherein the adjustable time indicia denotes a time when the user prefers to achieve the goal and the adjustable quality indicia denotes the quality of the goal preferred by the user;

(e) allow the user to make an adjustment to user preferences related to one of the selected goals;

(f) determine an impact of the adjustment on attaining the remaining goals; and

(g) graphically present to the user the impact of the adjustment on attaining the plurality of goals by again presenting simultaneously the image of the one of the selected plurality of goals as adjusted and the images of the remaining goals as impacted, wherein ~~the means for~~ graphically presenting the impact of the adjustment comprises ~~a means for displaying a plurality of images,~~

each representing a goal and a means for altering the appearance of a picture associated with one of the remaining goals at least one of the images to reflect an inverse relationship between the time indicia or the quality indicia of the adjusted goal and the time indicia or the quality indicia of one or more of the [[other]] remaining goals and to display an extent of the impact on the one of the remaining goals.

51. (Previously Presented) The system of claim 50 wherein the goals are interrelated financial goals.

52. (Previously Presented) The system of claim 50 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

53. (Previously Presented) The system of claim 50, wherein the at least one processor is further configured to:

- (a) present to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals;
- (b) allow the user to make an adjustment to the priority indicia; and
- (c) adjust the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

54. (Previously Presented) The system of claim 50, wherein the at least one processor is further configured to:

- (a) present to the user an adjustable time indicia for the selected goal;
- (b) allow the user to make an adjustment to the time indicia; and
- (c) adjust the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

55. (Previously Presented) The system of claim 50, wherein the at least one processor is further configured to:

- (a) present to the user an adjustable quality indicia for the selected goal;
- (b) allow the user to make an adjustment to the quality indicia; and
- (c) adjust the quality of the selected goal responsive to the user's adjustment of the quality indicia.

56. (Previously Presented) The system of claim 50, wherein the at least one processor is further configured to:

- (a) present to the user an adjustable indicia of favoritism between time and quality for the selected goal;
- (b) allow the user to make an adjustment to the favoritism indicia; and
- (c) adjust the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

57. (Previously Presented) The system of claim 51, wherein the at least one processor is further configured to:

create a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

58. (Previously Presented) The system of claim 57, wherein the at least one processor is further configured to:

create at least one offering targeted to the user profile for achieving the goal.

59. (Previously Presented) The system of claim 58, wherein the at least one processor is further configured to:

transmit the at least one targeted offering to the user.

60. (Previously Presented) The system of claim 59 wherein the transmission of the matched offering to the user is done using a computer network.

61. (Previously Presented) The system of claim 60 wherein the network is the Internet.

62. (Previously Presented) The system of claim 58, wherein the at least one processor is further configured to:
use the user profile information as market intelligence.

63. (Previously Presented) The system of claim 58 wherein the targeted offering is a financial instrument.

64. (Previously Presented) The system of claim 58, wherein the at least one processor is further configured to:
notify at least one provider of the suggested targeted offering when the user changes a preference related to attaining one or more of the goals.

65. (Previously Presented) The system of claim 58 wherein the offering includes at least one of a product and a service.

66. (Previously Presented) The system as recited in claim 57 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

67. (Previously Presented) The system of claim 59 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

68. (Previously Presented) The system of claim 58, wherein the at least one processor is further configured to:

store the targeted offering in a database.

69. (Canceled).

70. (Currently Amended) The system of claim 50 wherein each of the goals has a range of goal options which can be further selected by the user, and wherein the at least one processor is further configured to:

(a) display at least one provider for providing [[an]] a goal option corresponding to a selected goal and comprising an expected quality of the selected goal;

(b) allow the user to select a preferred provider;

(c) allow the user to select at least one goal option provided by the selected provider; and

(d) allow the user to add the selected goal option to the range of goal options for the goal.

71. (Currently Amended) The system of claim 70, wherein each goal option has a range of features, and wherein the at least one processor is further configured to:

(a) display the range of goal options for a goal;

(b) allow the user to select one of the goal options based on the adjusted preference;

(c) display at least one provider for providing [[an]] the goal option corresponding to [[a]] the selected goal;

(d) allow the user to select the provider;

(e) allow the user to select at least one goal option provided by the selected provider;

(f) allow the user to select at least one feature provided by the selected provider for the selected goal option; and

(g) allow the user to add the selected feature to the range of features corresponding to the selected goal option.

72. (Previously Presented) The system of claim 70 wherein a list containing a plurality of providers is displayed and the selected provider is selected from the list of providers.

73. (Currently Amended) The system of claim 70 wherein the at least one goal option includes a plurality of features, and wherein the at least one processor is further configured to:

(a) present to the user the plurality of features; and

(b) allow the user to select at least one of the plurality of features for the selected goal option.

74. (Previously Presented) The system of claim 70, wherein the at least one processor is further configured to:

utilize a network to display information relating to the provider.

75. (Canceled).

76. (Previously Presented) The system of claim 70, wherein the at least one processor is further configured to:

(a) present to the user at least one insurance provider; and

(b) allow the user to select an insurance provider whose product can be employed to attain the goal.

77. (Currently Amended) The system of claim 70, wherein the at least one processor is further configured to:

display features of the selected goal option.

78. (Currently Amended) The system of claim 70, wherein the at least one processor is further configured to:

- (a) present to the user an indicia of desirability for the selected goal option; and
- (b) allow the user to adjust the desirability for the selected goal option to reflect the user's desire for obtaining the selected goal option by adjusting the indicia of desirability.

79. (Currently Amended) A computer program embodied on a computer readable medium for enabling users to make decisions by modeling tradeoffs between personal goals, wherein the computer program is configured to perform a method comprising:

- (a) receiving information from a user including information related to a cash flow of the user;
- (b) graphically presenting to the user a plurality of goals based upon the information provided from the user,

wherein the plurality of goals are related to the cash flow of the user, and

wherein graphically presenting the goals comprises displaying a plurality of images, each representing a goal and at least one of the images comprising a picture;

- (c) allowing the user to select at least one goal of the plurality of goals;
- (d) presenting to the user a plurality of the user preferences for each selected goal, the user preferences including for each selected goal an adjustable time indicia and an adjustable quality indicia wherein the adjustable time indicia denotes a time when the user prefers to achieve the goal and the adjustable quality indicia denotes the quality of the goal preferred by the user;

- (e) allowing the user to make an adjustment to user preferences related to one of the selected goals;
- (f) determining an impact of the adjustment on attaining the remaining goals; and
- (g) graphically presenting to the user the impact of the adjustment on attaining the plurality of goals by again presenting simultaneously the image of the one of the selected plurality of goals as adjusted and the images of the remaining goals as impacted, wherein ~~module for~~ graphically presenting the impact of the adjustment comprises ~~a module for displaying a plurality of images, each representing a goal and a module for altering the appearance of the picture associated with one of the remaining goals~~ at least one of the images to reflect an inverse relationship between the time indicia or the quality indicia of the adjusted goal and the time indicia or the quality indicia of the one or more of the [other]] remaining goals and to display an extent of the impact on the one of the remaining goals.

80. (Previously Presented) The computer program of claim 79 wherein the goals are interrelated financial goals.

81. (Previously Presented) The computer program of claim 79 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

82. (Previously Presented) The computer program of claim 79 wherein allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals;
- (b) allowing the user to make an adjustment to the priority indicia; and

(c) adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

83. (Previously Presented) The computer program of claim 79 wherein allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable time indicia for the selected goal;
- (b) allowing the user to make an adjustment to the time indicia; and
- (c) adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

84. (Previously Presented) The computer program of claim 79 wherein allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable quality indicia for the selected goal;
- (b) allowing the user to make an adjustment to the quality indicia; and
- (c) adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

85. (Previously Presented) The computer program of claim 79 wherein allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;
- (b) allowing the user to make an adjustment to the favoritism indicia; and
- (c) adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

86. (Previously Presented) The computer program of claim 80, wherein the method further includes:

creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

87. (Previously Presented) The computer program of claim 86, wherein the method further includes:

creating at least one offering targeted to the user profile for achieving the goal.

88. (Previously Presented) The computer program of claim 87, wherein the method further includes:

transmitting the at least one targeted offering to the user.

89. (Previously Presented) The computer program of claim 88 wherein the transmission of the matched offering to the user is done using a computer network.

90. (Previously Presented) The computer program of claim 89 wherein the network is the Internet.

91. (Previously Presented) The computer program of claim 87, wherein the method further includes:

using the user profile information as market intelligence.

92. (Previously Presented) The computer program of claim 87 wherein the targeted offering is a financial instrument.

93. (Previously Presented) The computer program of claim 87, wherein the method further includes:

notifying at least one provider of the suggested targeted offering when the user changes a preference related to attaining one or more of the goals.

94. (Previously Presented) The computer program as recited in claim 87 wherein the offering includes at least one of a product and a service.

95. (Previously Presented) The computer program of claim 86 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

96. (Previously Presented) The computer program of claim 88 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

97. (Previously Presented) The computer program of claim 87, wherein the method further includes:

storing the targeted offering in a database.

98. (Canceled).

99. (Currently Amended) The computer program of claim 79 wherein each of the goals has a range of goal options, which can be further selected by the user, the method further comprising:

(a) displaying at least one provider for providing [[an]] a goal option corresponding to a selected goal and comprising an expected quality of the selected goal;

(b) allowing the user to select a preferred provider;

(c) allowing the user to select at least one goal option provided by the selected provider; and

(d) allowing the user to add the selected goal option to the range of options for the goal.

100. (Currently Amended) The computer program of claim 99 wherein each goal option has a range of features, the method further comprising:

- (a) displaying the range of goal options for a goal;
- (b) allowing the user to select one of the goal options based on the adjusted preference;
- (c) displaying at least one provider for providing [[an]] the goal option corresponding to a selected goal;
- (d) allowing the user to select the provider;
- (e) allowing the user to select at least one goal option provided by the selected provider;
- (f) allowing the user to select at least one feature provided by the selected provider for the selected goal option; and
- (g) allowing the user to add the selected feature to the range of features corresponding to the selected goal option.

101. (Previously Presented) The computer program of claim 99 wherein a list containing a plurality of providers is displayed and the selected provider is selected from the list of providers.

102. (Currently Amended) The computer program of claim 99 wherein the at least one goal option includes a plurality of features, the method further comprising:

- (a) presenting to the user the plurality of features; and
- (b) allowing the user to select at least one of the plurality of features for the selected goal option.

103. (Previously Presented) The computer program of claim 99, wherein the method further includes:

utilizing a network to display information relating to the provider.

104. (Canceled).

105. (Previously Presented) The computer program of claim 99, wherein the method further includes:

- (a) presenting to the user at least one insurance provider; and
- (b) allowing the user to select an insurance provider whose product can be employed to attain the goal.

106. (Currently Amended) The computer program of claim 99, wherein the method further includes:

displaying features of the selected goal option.

107. (Currently Amended) The computer program of claim 99, wherein the method further includes:

- (a) presenting to the user an indicia of desirability for the selected goal option; and
- (b) allowing the user to adjust the desirability for the selected goal option to reflect the user's desire for obtaining the selected goal option by adjusting the indicia of desirability.

108. - 122. (Canceled)

123. (Currently Amended) The computer-implemented method of claim 21, further comprising:

generating a profile of the user based on the adjusted user preferences and personal information of the user, wherein the personal information of the user includes information relating to one or more of the age of the user, the marital status of the user, the location wherein the user resides, and a number of children of the user.

124. (Previously Presented) The system of claim 50, wherein the at least one processor is further configured to:

generate a profile of the user based on the adjusted user preferences and personal information of the user, wherein the personal information of the user includes information relating to one or more of the age of the user, the marital status of the user, the location wherein the user resides, and a number of children of the user.

125. (Previously Presented) The computer program of claim 79, wherein the method further includes:

generating a profile of the user based on the adjusted user preferences and personal information of the user, wherein the personal information of the user includes information relating to one or more of the age of the user, the marital status of the user, the location wherein the user resides, and a number of children of the user.

126. (New) The computer-implemented method of claim 21, wherein altering the appearance of the picture comprises changing an intensity of a display of the picture to reflect an adjusted priority of the one of the remaining goals.

127. (New) The computer-implemented method of claim 21, wherein altering the appearance of the picture comprises changing an intensity of a display of the picture to reflect an adjusted amount of time expected to achieve the one of the remaining goals.

128. (New) The computer-implemented method of claim 21, wherein altering the appearance of the picture comprises replacing the picture with another picture representative of an adjusted quality of the one of the remaining goals.

129. (New) The system of claim 50, wherein the at least one processor is further configured to change an intensity of a display of the picture to reflect an adjusted priority of the one of the remaining goals.

130. (New) The system of claim 50, wherein the at least one processor is further configured to change an intensity of a display of the picture to reflect an adjusted amount of time expected to achieve the one of the remaining goals.

131. (New) The system of claim 50, wherein the at least one processor is further configured to replace the picture with another picture representative of an adjusted quality of the one of the remaining goals.

132. (New) The computer program of claim 79 wherein altering the appearance of the picture comprises changing an intensity of a display of the picture to reflect an adjusted priority of the one of the remaining goals.

133. (New) The computer program of claim 79, wherein altering the appearance of the picture comprises changing an intensity of a display of the picture to reflect an adjusted amount of time expected to achieve the selected goal.

134. (New) The computer program of claim 79, wherein altering the appearance of the picture comprises replacing the picture with another picture representative of an adjusted quality of the one of the remaining goals.